



U.S. General Services Administration

# A Guide for Managing Your GSA SmartPay® Travel Charge Card Program





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# Overview

The General Services Administration (GSA) SmartPay® Travel Charge Card Program provides charge cards to federal government employees for official government travel. This guide is intended to assist the Travel Charge Card Agency/Organization Program Coordinator (A/OPC) in managing his/her agency's Travel Charge Card Program.

This guide is **not** a policy handbook. Rather, it is intended to serve as a governmentwide generic guidebook for Travel Charge Card Program management. As you review this guide, keep in mind that the success of your Travel Charge Card Program depends on your basic understanding of the GSA SmartPay® program, as well as your active participation and understanding of program policies and procedures set forth by **your** agency/organization.

The terms “bank” and “contractor” are used interchangeably in this guide. They refer to the three banks (Citibank, JP Morgan Chase, and US Bank) awarded contracts under the GSA SmartPay® 2 Master Contract. References to the master contract refer to the existing GSA SmartPay® 2 Master Contract awarded in June 2007.

For more detailed information on the GSA SmartPay® Program and the GSA SmartPay® 2 Master Contract, please refer to Chapter 10, Frequently Asked Questions (FAQs). Also, take the GSA SmartPay® Travel Card A/OPC and Cardholder Training available on our Web site.

# Public Laws and Regulations

## Public Law 105-264

The Travel and Transportation Reform Act (TTRA) of 1998 – Public Law 105-264 mandates that federal employees use the government contractor-issued Travel Charge Card for all payments of expenses related to official government travel unless an exemption has been granted in accordance with the Federal Travel Regulation (FTR), 41 Code of Federal Regulations (CFR) §§ 300-304. Information regarding exemption from mandatory use of the Travel Charge Card is located at 41 CFR Part 301-51 – *Paying Travel Expenses*, Joint Federal Travel Regulation (JFTR) and Joint Travel Regulation (JTR).

## Public Law 109-115

Section 846 of the Consolidated Appropriations Act of 2006 (Public Law 109-115) requires each executive department and agency to “evaluate the credit worthiness of an individual before issuing the individual a government travel charge card.” Due to recent changes in law, credit worthiness need not be evaluated prior to issuance of **centrally** billed travel charge cards.

## Office of Management and Budget (OMB) Circular A-123, Appendix B

OMB Circular A-123, Appendix B, *Improving the Management of Government Charge Card Programs*, establishes standard requirements and practices for improving the management of government charge card programs. This circular allows the A/OPC to monitor the data accurately and in a timely manner. It establishes standard minimum requirements and suggested best practices that should be supplemented by individual agency policy and procedures. Areas covered include: establishing a management plan; training; risk management; performance metrics and data requirements; credit worthiness; and refund management. OMB Circular A-123, Appendix B, is available online at [www.whitehouse.gov/omb/financial/fia\\_travel.html](http://www.whitehouse.gov/omb/financial/fia_travel.html). Most recent revision was January 15, 2009.

# Role of the Travel Charge Card A/OPC



As the Travel Charge Card A/OPC, you play a diverse role in the management of your agency's Travel Charge Card Program. Your main responsibility is to oversee the Travel Charge Card Program for your agency/organization to best support your agency mission.

In general, the A/OPC serves as the intermediary and liaison between the cardholder, the bank, an agency's management, and the GSA's Office of Charge Card Management. The agency lead A/OPC may be supported by regional or field A/OPCs with distinct responsibilities.

As an A/OPC you are responsible for the following tasks taken directly from the GSA SmartPay® 2 Master Contract, terms and conditions, paragraph 32. You may be required to assume some or all of the following responsibilities:

- *Maintain an up-to-date list of account names, account numbers, addresses, e-mail addresses, telephone numbers, etc., of all current cardholders and accounts.*
- *Maintain an up-to-date list of agency/organization points of contact for Designated Billing Offices (DBOs), Transaction Dispute Offices (TDOs), and Electronic Commerce/Electronic Data Interchange Offices (EOs), as applicable, a list of each traveler's check/convenience check distribution point, point of contact for each site, and telephone number of contact.*

- *Provide to the bank(s) any changes in an agency's|organization's organizational structure that affect invoice|report distribution.*
- *Review and evaluate the bank's technical and administrative task order performance and compliance, including conformance with price and schedule provisions of the work effort, and accepting deliverables, as requested by the GSA Contracting Office and on a quarterly basis.*
- *The A/OPC will ensure that DBOs, TDOs, and EOs provide feedback to the A/OPC. The A/OPC will consolidate feedback on the task order evaluation forms.*
- *Resolve technical and operational problems between the bank and the user as required.*
- *Assist the GSA SmartPay® Contracting Officer in authorizing unique contract support changes, as applicable.*
- *Take appropriate action regarding delinquent accounts or non-compliance with task order performance, notifying the bank and GSA's Office of Charge Card Management as appropriate, and reporting to the GSA SmartPay® Contracting Officer any observed violations of applicable executive orders, laws or regulations.*
- *Conduct site visits of the bank's facility, as necessary.*
- *Ensure that task orders and change orders to the task orders are within the maximum dollar volume limit, and include:*
  - *Clearly defined requirements, acceptance plan and criteria, and an appropriate management and technical approach; and*
  - *Defined milestones and deliverable products, schedules, and prices.*
- *Develop an independent government estimate for each task order and/or change orders to the task order, for use in negotiating price.*
- *Participate in annual training conferences and disseminating to the agency| organization basic information learned during conference proceedings.*
- *Ensure cardholders use the card program correctly.*
- *Monitor account activity and manage delinquencies.*
- *Ensure that appropriate steps are taken to mitigate suspension or cancellation actions.*

Keep in mind that the terms and conditions of the GSA SmartPay® 2 Master Contract can only be modified by the GSA SmartPay® Contracting Officer. The A/OPC does not provide supervisory guidance to the bank's personnel.

## Responsibilities of the Bank to Assist the A/OPC

Your bank may help you with the management of your agency's Travel Charge Card Program by assisting with account setup; establishing new accounts and maintenance; providing forms and reports; and resolving disputes.

## Hierarchy

As the A/OPC, you may also be responsible for establishing cardholder hierarchies. Cardholder hierarchies are determined by the agency and are often associated with billing and organizational structures. Since agencies have unique requirements, hierarchy structures may vary from agency to agency. This includes the number of cardholders that you, as the A/OPC, may manage and the level of problem resolution. Once your agency determines the structure and requirement needed, the bank will be able to assist you in establishing your agency hierarchy levels.

## A/OPC Training Resources

In addition to this guide, the following training and resources are available:

- *GSA SmartPay® A/OPC Travel Charge Card Program online training at <http://www.gsa.gov/smartpay>.*
- *The GSA SmartPay® Annual Training Conference. This annual conference provides training on a variety of topics such as travel charge card policy, delinquency management, reports, electronic access systems, and industry and government best practices.*
- *Bank provided on-site training for groups of 25 or more A/OPCs at the request of the agency.*
- *An A/OPC guide specific to your bank is available from the bank. The guide may be provided via Internet/intranet or hard-copy format.*
- *Electronic Access System (EAS) User Manual provided by the bank that provides a detailed description of your bank's EAS functionality.*



# General Administration



### Management Involvement and Support

Management involvement and support are essential keys for a successful Travel Charge Card Program. The following tips may assist you in achieving that goal:

- *Ensuring management appoints/designates a central and/or lead A/OPC for travel policy and management.*
- *Ensuring that employees are aware of your agency's policies, goals, and objectives.*
- *Maintaining the lines of communication at all levels.*
- *Providing timely reports, including delinquency reports to the appropriate officials.*
- *Staying abreast on travel charge card issues, including pending legislation related to travel, in order to provide accurate information to employees.*

## Together – Making It Work

With management involvement and support, you will be able to manage your agency's Travel Charge Card Program more efficiently and effectively. Communicating and educating employees at all levels is an ongoing process vital to the success of the program. Together, you **can** make it work! It is important to:

- *Work with your agency's travel manager to develop agency-specific guidance for administering the Travel Charge Card Program;*
- *Ensure all cardholders are provided a copy of your agency's policies and procedures; and*
- *Maintain appropriate historical records and documentation.*

## Charge Card Management Plan

Each agency is required to develop a charge card management plan. Within your agency, offices/organizations may also be required to have their own management respective plan. The management plan establishes written, formal policies and procedures critical for ensuring that a system of internal controls is followed and that potential for fraud, misuse and delinquency is minimized. See OMB Circular A-123, Appendix B, Chapter 2.3, for management plan requirements.



## Determining the Appropriate Ratio of A/OPCs to Cardholders

Several factors, such as delinquency rate and management control, should be considered when determining an appropriate ratio of A/OPCs to cardholders. However, these determining factors are primarily based on an in-depth management review and availability of the agency's resources. Therefore, as an A/OPC, you should consult with your agency's appropriate official(s) when determining an appropriate A/OPC ratio to cardholders.

## Training

Training is important because it is vital that travel charge card managers and cardholders understand their roles and responsibilities in order for a Travel Charge Card Program to be implemented efficiently. All program participants, including cardholders, charge card managers, A/OPCs, approving officials, and other individuals (e.g., accounting and billing officials) responsible for the management of the program, must be trained in charge card management. All program participants must be trained prior to appointment and must take refresher training, at a minimum of once every three years, or more frequently (as required by your agency).

All program participants must certify that they have received the training, understand the regulations and procedures, and know the consequences of inappropriate actions. Copies of all training certificates must be maintained pursuant to U.S. National Archives and Records Administration (NARA) requirements, General Records Schedule 1. Item 10a. See OMB Circular A-123, Appendix B, Chapter, 3.4.

**Cardholder Training** must provide general information on traveling for the government and review how to use a travel charge card, including agency travel charge card policies and procedures, and proper card use. It must also familiarize cardholders with the FTR, specifically Part 301-51 – *Paying Travel Expenses* and Part 301-54 – *Collection of Undisputed Delinquent Amounts Owed to the Bank Issuing the Individually Billed Travel Charge Card*, JFTR or JTR, as applicable.

**A/OPC Training** must cover the additional roles and responsibilities of the A/OPC, including proper management, control, and oversight tools and techniques. The A/OPC must also receive the same training as cardholders. See OMB Circular A-123, Appendix B, Chapter 3, for more training requirements.

## **Performance Metrics and Data Requirements**

Each agency must maintain and report data and performance metrics including: number of cards; number of active accounts; percentage of employees that are cardholders; number of new accounts; charge card dollars spent; total refunds earned; percentage of potential refunds earned; number of cases reported to the Office of Inspector General (OIG); and number of administrative and/or disciplinary actions taken for card misuse (including delinquency). See OMB Circular A-123, Appendix B, Chapter 5, for additional Performance Metrics and Data Requirements.

## **Credit Worthiness**

Credit worthiness assessments are an important internal control for ensuring that charge cardholders are financially responsible. Pursuant to Section 846 of the Consolidated Appropriations Act, 2006 (Public Law 109-115), each agency must assess the credit worthiness of all new Individually Billed Account (IBA) travel charge card applicants prior to issuing a travel charge card. See OMB Circular A-123, Appendix B, Chapter 6, for further credit-worthiness requirements.

## Chapter 4

# Preventive Actions and Risk Management – A/OPC Controls



As the Travel Charge Card A/OPC, you can implement several control factors to prevent abuse of the government travel charge card and minimize the occurrence of delinquency by:

- *Determining credit limits.*
- *Reviewing the credit limit of cardholders to determine appropriate limits. Infrequent travelers should not have high credit limits (e.g., \$25,000); while frequent travelers may require higher credit limits. In general, travelers should have adequate credit limits to pay for transportation, lodging, meals, and incidental expenses while on official travel.*
- *Deactivating or reducing credit limits to \$1 when not in use.*
- *Establish automated teller machine (ATM) limits to ensure that cardholders do not exceed their travel allowances. Cash advances are limited to the estimated allowance for meals and incidental expenses (M&IE) and reimbursable out-of-pocket expenses a traveler will incur.*
- *Decreasing the number of days for suspension, cancellation, or late fees. This allows an agency to better manage and monitor delinquency and unauthorized charges.*

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- *Blocking certain Merchant Category Codes (MCCs) to prevent unauthorized use. Merchants whose business is not travel-related should be blocked to prevent a cardholder from making an unauthorized purchase. However, keep in mind that emergency-response personnel may obtain food and lodging from non-traditional merchants.*
- *Suspending and/or canceling a card for inappropriate use or failing to pay the bank in a timely fashion. Be sure to notify the cardholder's supervisor prior to taking action.*
- *Implementing Salary Offset under the authority of OMB Circular A-123, Appendix B, Chapter 4.4.2. The Travel and Transportation Reform Act (TTRA) of 1998 – Public Law 105-264, Section 2(d), allows an agency to collect monies from an employee's disposable pay for any undisputed delinquent amount owed to a travel charge card bank, upon written request from the bank after due process. More detailed information can be found in FTR Part 301-76 – Collection of Undisputed Delinquent Amounts Owed to the Contractor Issuing the Individually Billed Travel Charge Card. See also OMB Circular A-123, Appendix B, Chapter 4.4.*
- *Ensuring the use of Split Disbursement under the authority of OMB Circular A-123, Appendix B, Chapter 4.4.1. Split Disbursement divides a travel voucher reimbursement between the charge card bank and the traveler, sending the balance owed directly to the appropriate party. The Department of Treasury, Financial Management Service, issued a waiver of the requirements of 31 CFR §§ 208.6 and 210.5, allowing federal agencies to issue part or all of an employee's travel reimbursement to the charge card bank. The waiver can be viewed at [www.fms.treas.gov/publications.html](http://www.fms.treas.gov/publications.html).*
- *Reviewing accounts periodically to ensure that unneeded travel charge cards are closed.*
- *Retrieving travel charge cards and closing accounts for employees who leave the organization.*
- *Reporting delinquency and misuse/abuse to the appropriate officials. See chapters 6 and 7 for additional information.*
- *Notifying the cardholder's supervisor so that appropriate disciplinary action may be taken.*
- *Referring potential fraud and abuse cases to your OIG for investigation. Other appropriate actions may be found in 41 CFR § 301-70.708.*

# Cardholder Responsibilities

Individuals who travel on official business for the federal government are required to use the travel charge card for all official travel expenses unless an exemption is granted. As stated in Chapter 3, it is both management's and the A/OPC's responsibility to ensure that employees are aware of the agency's policies and procedures, including cardholder and management responsibilities.

To assist the cardholder on the proper use of the travel charge card, management *may* require cardholders to use the GSA SmartPay® 2 online training course and/or other equivalent training. The GSA SmartPay® 2 online training can be found at <http://www.gsa.gov/smartpay>.

### Cardholder responsibilities include, but are not limited to:

- *Understanding individual agency/organization policies and procedures as they relate to official federal government travel.*
- *Paying all charges and fees associated with the Individually Billed Account (IBA) travel charge card in **full by the billing due date** (whether or not the cardholder has been reimbursed by the agency). **However, keep in mind that agencies are required to reimburse employees within 30 days from receipt of a proper travel voucher/claim. See 41 CFR §§ 301-52 and 301-71.200-214, for more details.***
- *Complying with the terms and conditions of the Cardholder Account Agreement that is issued with the travel charge card by the bank.*

Cardholders should be informed that the agency **may** take disciplinary action and make appropriate civil and criminal referrals for inappropriate use of the travel charge card.

More detailed information about cardholder responsibilities for using a travel charge card may be found in 41 CFR § 301-51 – *Paying Travel Expenses*.

## Publications

The following guides can be found on the GSA SmartPay® Web site:

- **Helpful Hints for Travel Card Use:** *You can order multiple copies of this publication at <http://apps.fss.gsa.gov/cmls/index.cfm>. The publication number is 5-08-00160. Also, you can also download a copy on the SmartPay® Web site at [www.gsa.gov/smartpay](http://www.gsa.gov/smartpay) under "Publications and Presentations".*

# Delinquency

Delinquency is the result of an employee's failure to pay the charges incurred on his/her individually billed travel charge card in accordance with the terms and conditions of the issuing bank's cardholder account agreement. As discussed in Chapter 4, and in accordance with OMB Circular A-123, Appendix B, Chapter 4.4, implementing mandatory split disbursement will minimize and reduce the risk of delinquency.

The cardholder must pay all undisputed charges directly to the issuing bank in full by the **billing due date** as printed on the statement of account, **regardless of whether or not reimbursement has been received from the agency**. The billing due date varies between 25 and 30 days after the closing date on the statement of account.

In the event a statement of account contains a charge that is incorrect or unrecognizable by the cardholder, the cardholder must dispute the charge by filing a dispute form with the bank within 60 days from the statement of account date on which the charge first appeared.

For suspension purposes, under the terms of the GSA SmartPay® 2 Master Contract, Section CB.17, an account is considered **past due** if payment for the undisputed amount has not been received by the bank 45 calendar days from the closing date on the statement of account in which the charge first appeared.

- The bank may **suspend** an account if payment for the undisputed amount has not been received 61 calendar days from the closing date on the statement of account in which the charge first appeared.
- The bank may **cancel** an account if payment for the undisputed amount has not been received 126 calendar days from the closing date on the statement of account in which the charge first appeared.

For cancellation purposes, under the terms of the GSA SmartPay® 2 Master Contract, Section CB.18, there are three reasons for which the bank may initiate cancellation of an individually billed account:

1. The account has been suspended two times during a 12-month period for undisputed amounts and is past due again (e.g., an account that was suspended in January and in December of any given year and is past due again in March of the following year would be eligible for cancellation).





2. The account is past due for undisputed amounts, i.e., 120 calendar days past the closing date on the statement of account in which the charge appeared and the requirements of GSA SmartPay® 2 Master Contract, Section CB.17 for suspension have been met.
3. The travel charge card was used for other than authorized purchases and cancellation is approved by the A/OPC.

Keep in mind, that under certain conditions, an A/OPC may request that the bank delay or accelerate action for suspending or canceling an account. Once an account has been cancelled, the bank is under no obligation to reinstate the account.

- *Upon written request from the bank, an agency may initiate salary offset to collect undisputed delinquent amounts in accordance with 41 CFR Parts 301-54 and 301-76.*

The following chart may be used as a guide for determining the status of an account.

Calendar Days Past the Closing Date*	Account Status/Action
45 Days Past Due	Pre-Suspension
61 Days Past Due	Suspension/Pre-Cancellation
126 Days Past Due	Cancellation
180 Days Past Due	Charge Off/Write Off

*\* Please refer to your agency policy for specific delinquency stages.*

It is important to notify employees that a **cancelled** individually billed account may be:

- *Reported to credit bureaus or similar entities by the bank in accordance with the GSA SmartPay® 2 Master Contract, Sections CB.18.3 and CB.20.5.*
- *Referred to an outside collection agency by the bank in accordance with the GSA SmartPay® 2 Master Contract, Sections CB.16 and CB.18.4.*
- *Subject to late fees that will not be reimbursed.*

## Monitoring Delinquency

Electronic reports are available for A/OPCs to monitor and track delinquency. You will need a user ID and password to access the electronic reports. If you have not received a password, contact your bank. Each bank has different reporting formats and different reports available. Review your bank A/OPC Guide, or visit your bank's Web site to learn about the specific reports offered by your bank. Paper reports are also available if you are unable to access electronic reports.

Be aware of the timeliness of the data you are receiving. Electronic reports are generally updated two to three days after a transaction. Paper reports are generally provided once a month, while some reports are only updated at the end of the billing cycle (e.g., pre-suspension reports and suspension reports).

The following is a list of reports required of the banks under the GSA SmartPay® 2 Master Contract, Sections C.38.1 and C.38.2. Your bank may offer additional management reports, which may include:

- **Pre-suspension/Pre-cancellation Report:** *Provides a listing of accounts eligible for suspension or cancellation.*
- **Suspension/Cancellation Report:** *Provides a listing of accounts that have been suspended or cancelled.*
- **Delinquency Report:** *Provides account status for each range of days accounts are past due (30, 60, 90, 120 or more days).*
- **Charge Off/Write Off Report:** *Lists the amounts charged off/written off for non-payments.*
- **Exception Report:** *Provides information on declined authorizations, Merchant Category Code (MCC) reports for non-travel expenditures, ATM withdrawals, high-volume accounts, etc. These reports may vary from bank to bank.*

### Account Activity

As the Travel Charge Card A/OPC, you have 24-hour access to cardholder transactions. By using the bank's electronic access system, you can track cardholder transactions as well as payments. Contact your bank's customer service department to request additional information about EAS and/or account activity.

### Ad Hoc Reports

Each transaction processed by the bank includes several data elements, such as merchant name, amount of transaction, cardholder name, MCC, etc. Your bank may offer an ad hoc reporting tool that enables you to create customized reports with the data elements you specify. If available, ad hoc reporting may assist you in generating additional reports to monitor delinquency and manage your program.



## Chapter 7

# Misuse/Abuse

Use of a travel charge card for activities other than official federal government travel and travel-related expenses is considered misuse/abuse. In most instances, the A/OPC is the first point of contact when misuse/abuse is suspected.

Cardholder activity should be monitored regularly to identify possible misuse/abuse. Some activity may appear questionable upon initial review, but with further investigation, it may be determined a valid federal government travel-related expense.

Examples of misuse/abuse may include:

- *Personal use;*
- *Use of the travel charge card for someone other than the specific cardholder;*
- *Use while not on official government travel;\**
- *Use locally, if not on official government travel status under a travel order/ authorization;*
- *Purchases from an unauthorized merchant;*
- *Excessive ATM withdrawals; and*
- *Failure to pay undisputed amounts on time.*

Consequences for misuse/abuse may include:

- *Reprimand;*
- *Travel charge card cancellation;*
- *Counseling;*
- *Suspension of employment;*
- *Termination of employment; and*
- *Criminal prosecution.*

Please note that it is up to **your** agency to provide agency specific penalties and consequences for misuse/abuse of the travel charge card. The consequences listed above are **suggestions only**.

*\*This does not preclude the advance payment of discounted conference registration fees in accordance with 41 CFR Parts 301-51 and 301-74.*

## Chapter 8

# Best Practices



As you've read throughout this guide, certain responsibilities are a part of managing your Travel Charge Card Program. The purpose of this chapter is to share some "best practices" used by other federal government agencies in managing their Travel Charge Card Programs. For additional agency best practices, please view the GSA SmartPay® 2 publications, *A Guide to Best Practices for Purchase and Travel Charge Card Program Management*, at [www.gsa.gov/gasmartpay](http://www.gsa.gov/gasmartpay).

### Best Practices for Managing Cardholders

- *Train cardholders on the proper use of the travel charge card. Use ethics training as another source for instruction.*
- *Develop a traveler hotline to respond to cardholder questions.*
- *Develop and maintain a **travel**-specific Web site for your agency.*
- *Publish answers to frequently asked questions related to travel on your agency Web site.*
- *Create an informational newsletter.*
- *Send periodic reminders to cardholders on agency travel policies and procedures.*

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- *Hold orientation sessions with new cardholders (e.g., a 15- to 30-minute question-and-answer session regarding the proper use of a travel charge card, dos and don'ts, travel claims/vouchers, reimbursement process, etc.).*
- *Provide cardholder training on how to fill out a proper travel claim/voucher.*
- *Remind cardholders who are on extended travel to submit interim travel claims/vouchers to ensure timely receipt of reimbursement.*
- *Notify cardholders that their obligation to pay their respective bank by the billing due date is **not** contingent upon receipt of a travel reimbursement from the agency/organization.*
- *Contact cardholders who appear on the Pre-Suspension/Pre-Cancellation Report by telephone, e-mail, and/or correspondence. Advise cardholders that immediate action must be taken.*
- *Use a statement insert/statement message provided by the bank to convey information to cardholders.*
- *Provide the GSA SmartPay® 2 card-sized brochure, Helpful Hints for Travel Card Use, to cardholders. It's free and available from GSA.*
- *Send an annual letter from your agency director reminding cardholders of their responsibilities.*
- *Provide a travel charge card training video for cardholders.*



## Best Practices for A/OPC Program Managers

- *Use online tools provided by the banks, GSA, and your agency.*
- *E-mail updates to A/OPCs at all levels on program changes.*
- *Review reports regularly and track trends in delinquency rates and charge offs/write offs.*
- *Use exception reports to detect misuse of the travel charge card or unusual spending patterns.*
- *Use ad hoc reporting tools provided by your bank to customize and/or develop your own agency reports.*
- *Eliminate manual calculations by developing ad hoc reports that can be generated as needed.*
- *Ensure that cardholder information is properly secured and confidentially maintained in accordance with the security and privacy regulations of your agency, as well as with the Privacy Act.*
- *Create a monthly newsletter/memorandum to reinforce agency travel charge cardholder policies for misuse and/or account delinquency.*
- *Develop and implement an agency-established penalty guide with your agency's human resources office, outlining appropriate disciplinary action for undisputed delinquencies and non-official use of the travel charge card by employees.*
- *Perform an annual review of all issued cards to determine whether each card meets the criteria for continued participation in the federal government Travel Charge Card Program.*

For further details, review the OMB Circular A-123, Appendix B, Attachment 5 – Best Practices in Managing Government Charge Card Programs.

## Chapter 9

# Web Site Index

### GSA Web Sites

[www.gsa.gov](http://www.gsa.gov)

The GSA Web Site

[www.gsa.gov/gsasmartpay](http://www.gsa.gov/gsasmartpay)

The GSA SmartPay® Web Site

<http://www.gsa.gov/smartpay>

- *The GSA SmartPay® 2 Travel Charge Card online training, "Charting the Course", for cardholders can be found under GSA SmartPay® Online Training.*
- *The GSA SmartPay® 2 A/OPC Travel Charge Card Program online training for A/OPCs can be found under GSA SmartPay® Online Training.*

### Regulatory Web Sites

[www.gsa.gov/fttr](http://www.gsa.gov/fttr)

The Federal Travel Regulation (FTR) and FTR Library

<http://perdiem.hqda.pentagon.mil/perdiem/>

The Department of Defense, Joint Federal Travel Regulations (JFTR) for military employees and the Joint Travel Regulations (JTR) for DOD civilian employees

### Federal Reference Web Sites

[http://www.whitehouse.gov/omb/circulars/a123/a123\\_appendix\\_b.pdf](http://www.whitehouse.gov/omb/circulars/a123/a123_appendix_b.pdf)

Office of Management and Budget Circular A-123, Appendix B –  
*Improving the Management of Government Charge Card Programs*

[www.fms.treas.gov/publications.html](http://www.fms.treas.gov/publications.html)

The Department of Treasury, Financial Management Service Web site for waiver of the requirements of 31 CFR §§ 208.6 and 210.5

[www.dod.mil/comptroller](http://www.dod.mil/comptroller)

The Office of the Under Secretary of Defense, Comptroller Web site

<http://www.ftc.gov/bc/index.shtml>

The Federal Trade Commission Web site provides identity theft information





## Bank Web Sites

### **Citibank:**

- [www.citimanager.com](http://www.citimanager.com)
- *Online Payments: <https://home.cards.citidirect.com/CommercialCards/Cards.html>*
- (800) 790-7206 (within United States)
- (904) 954-7850 (collect calls from outside United States)

### **JP Morgan Chase:**

- [www.jpmorganchase.com/smartpay](http://www.jpmorganchase.com/smartpay)
- *Online Payments: <https://www.paymentnet.com/Login.asp>*
- (888) 297-0783 (within United States)
- (847) 488-4441 (collect calls from outside United States)

### **US Bank:**

- [www.usbank.com/impac](http://www.usbank.com/impac)
- *Online Payments: <https://access.usbank.com>*
- (888) 994-6722 (within United States)
- (701) 461-2232 (collect calls from outside United States)

Please note: Listed above are the banks available under the current the GSA SmartPay® 2 Master Contract.

# Frequently Asked Questions (FAQ)

### What is the GSA SmartPay® 2 Master Contract?

GSA contracted with three banks to provide purchase, travel, and fleet card services. The three banks are: JP Morgan Chase, Citibank, and US Bank. These contracts are collectively known as the **“GSA SmartPay® 2 Master Contract.”** Note that references made to contract sections within this guidebook refer to the existing GSA SmartPay® 2 Master Contract awarded in June 2007.

### What type of contract vehicle is used for the travel charge card?

The GSA SmartPay® 2 Master Contract is a Fixed Price, Indefinite Delivery, Indefinite Quantity (IDIQ) task order contract. The contract has a transitional period and a four-year base period with four one-year options available (06/07 – 11/18).

A Fixed Price IDIQ contract is a contract that is not subject to a cost adjustment (even if the contractor's costs go up) and does not specify an exact time or exact quantity. This means that your agency has the flexibility to procure both core requirements and value added services as needed.

Under the GSA SmartPay® 2 Master Contract, agencies/organizations place task order(s) with selected bank(s) based on identified needs and best value, or pool or tag along with other agencies to leverage benefits.

### What does it mean to “pool” with another agency under the GSA SmartPay® 2 Master Contract?

**Pooling** allows agencies/organizations the ability to combine resources and sales volume to:

- *Increase financial refunds; and*
- *Share administrative responsibilities.*

It also provides an agency/organization the ability to network with other agencies/organizations to share best practices. If an agency/organization pools with other agencies/organizations, there must only be one task order. Currently, the GSA SmartPay® Program Office manages the pooling task order. If you would like to pool under the existing pooling task order, simply contact the GSA SmartPay® Program Office.



### **What does it mean to “tag” with another agency/organization under the GSA SmartPay® 2 Master Contract?**

**Tagging** allows for an agency/organization to utilize an existing contract vehicle so that it may take advantage of that task orders' pre-negotiated terms, rates, and conditions. This process can only occur when an agency allows for “tags” on its task order. As a result, all administrative responsibilities of the task order are placed on one agency/organization.

### **What are the purposes of the governmentwide Travel Charge Card Program?**

- *To provide commercial charge cards and associated services in support of official domestic and international federal government travel and travel-related expenses.*
- *To streamline the travel process by allowing employees to purchase negotiated tickets and book hotels and rental cars through their respective Travel Management Center (TMC) and Commercial Travel Office (CTO).*
- *To improve government operations by simplifying the financial process.*
- *To provide a platform to improve government operations and accountability.*



### Is it mandatory to use a federal government travel charge card when traveling?

Yes, unless an exemption is granted in accordance with 41 CFR Part 301-51. Refer to Chapter 1, Public Laws and Regulations.

### What are mandatory and non-mandatory users of the GSA SmartPay® 2 Master Contract?

- A mandatory user is an agency, which at the onset of the GSA SmartPay® 2 Master Contract, **agreed to use** one or more of the core business line(s) (i.e., purchase, travel or fleet). This agency may not purchase similar core services outside of the GSA SmartPay® 2 Master Contract. Contractors are **required** to accept orders from mandatory users.
- A non-mandatory user is an agency that has **not agreed** at the onset of the GSA SmartPay® 2 Master Contract to be a mandatory user and uses one or more of the core business line(s) under the contract. A mandatory user may choose to use the GSA SmartPay® 2 Master Contract for these services but is under no obligation to do so. Likewise, contractors may choose not to accept orders from non-mandatory users.

### How can my agency utilize travel charge card services?

Your agency's Chief Financial Officer, Chief Administrative Officer, Chief Acquisition Officer, and/or Procurement Executive will decide how your agency will place a task order with its selected contractor. The task order will designate who has authority within the agency to administer the program (i.e., set up accounts, receive reports, etc.)

### How do I set up accounts?

As the A/OPC, you are responsible for the setting up and maintenance of centrally and individually billed accounts. Refer to your bank A/OPC Guide for guidance on how to set up accounts.

### What is a Centrally Billed Account (CBA)?

A CBA is a card/account established by the contractor at the request of the agency/organization or its designee. These may be card or cardless accounts. Payments are made directly to the contractor by the agency/organization or the contractor's designee.

### **What is an Individually Billed Account (IBA)?**

An IBA is a card/account established by the contractor at the request of the agency/organization. Payments for individually billed accounts are the cardholder's responsibility; the government assumes no liability for individually billed accounts. An IBA is used by federal government travelers to pay for travel and travel-related expenses incurred in connection with official government travel.

### **What is official government travel?**

Travel performed at the direction of a federal government agency under an official travel order/authorization.

### **What is a cardless account?**

A cardless account is an established account without a physical card.

### **Can I, as an A/OPC suspend or cancel an account?**

Yes. A reason must be documented for suspension or cancellation. Accounts may be cancelled through your bank's electronic access system or through the bank's customer service office.

### **What Internet/intranet tools are available to me?**

There are many Internet/intranet tools available to an A/OPC, including the bank's electronic access system, the A/OPC's public and internal agency Web sites, and the GSA SmartPay® Web site. Refer to Chapter 9, Web Site Index, for a listing of helpful sites.

### **What is the liability for lost or stolen cards?**

The liability of the account participant for a lost or stolen card shall not exceed the lesser of \$50 or the amount of money, property, labor, or services obtained before notification to the contractor. The agency/organization has no liability for unauthorized use. A new card with a new account number will be issued to the cardholder within 48 hours. Any previous authorized activity, disputed and undisputed, will be transferred to the new account.

### **When can the bank suspend an account?**

The bank may suspend an account if payment for the undisputed amount has not been received 61 calendar days from the closing date on the statement of account in which the charge first appeared. Refer to Chapter 6, Delinquency.

### When can the bank cancel an account?

The bank may cancel an account if payment for the undisputed amount has not been received 126 calendar days from the closing date on the statement of account in which the charge first appeared. Refer to Chapter 6, Delinquency.

### What action should a cardholder take if a questionable transaction exists on his/her travel charge card statement of account?

If charges appear on a statement of account that a cardholder does not recognize, the cardholder should contact the merchant **first** and ask for clarification to resolve the charges. The cardholder should act promptly so that he/she will have the necessary information before payment of the statement of account is due.

### How does a cardholder file a dispute on his/her travel charge card statement of account?

If you have a questionable charge on your account (such as a double billing) and are not able to resolve it with the merchant, you can complete and submit a dispute form electronically. Please contact:

- *Your A/OPC;*
- *Your issuing bank's customer service representative;*
- *Your issuing bank's electronic access system or website; or*
- *Your agency's website (at some agencies).*

If you have discussed the disputed charge with the merchant and expect resolution, give the merchant time to reverse the charge before filing a dispute, which may result in a double credit to the account and create more problems in resolving it. If you act promptly, the merchant should be able to submit the credit before your next billing statement, and the discrepancy will be resolved.

**DO** fill out and submit the dispute form:

- *If you think the charge is disputable and enough time has elapsed to have received the credit;*
- **Before 60 days** *from the date that the erroneous charge first appeared on your billing statement of account;*
- *If the merchant does not assist you in identifying the charge from the start.*

Note: You relinquish your right to recover a disputed amount if you do not dispute it electronically or in writing **before the 60 days** from the date that the erroneous charge first appeared on your billing statement of account. It is your responsibility to dispute questionable charges. If you don't, you will be held personally liable for the amount of the questionable charge.

**Once you have sent the dispute form to the bank, delinquency of the disputed amount will be held in abeyance until the matter is resolved. Payment on all other undisputed charges must be made on or before the billing due date.**

**What action should I, as an A/OPC, take if a cardholder does not pay his/her travel charge card bill on time or becomes delinquent?**

Every effort should be made to assist the bank in collecting the balance due. Ensure that your cardholders are aware of their responsibilities. Refer to Chapter 6, Delinquency, and to the Appendix, Example Letters and Memoranda.

**What factors should be considered for establishing a hierarchy and how many cardholders should be included?**

Cardholder hierarchy is determined by the individual agency/organization. Billing or organizational structures may be used to determine hierarchy. Since organizations have unique requirements, hierarchy structures may vary. Your bank may be able to assist you with this process.

**What type of training is available for A/OPCs and cardholders?**

Refer to Chapter 2 (Role of the Travel Charge Card A/OPC), Chapter 2 (A/OPC Training Resources), and Chapter 5 (Cardholder Responsibilities).

**What action should I, as an A/OPC, take to ensure cards are recovered from departing employees?**

Organizations must establish internal procedures to ensure that accounts are reviewed on a regular basis. To ensure positive control and management of charge cards whenever an employee leaves your organization, establish and use a departure checklist, which requires departing employees to turn in the government travel charge card.

# Definitions and Acronyms



### Definitions

**Abuse:** Use of a government charge card to buy authorized items, but at terms that are excessive (e.g., price) or for questionable government need, or both.

**AD Hoc Reporting:** Provides the ability for the A/OPC community, at a minimum, to access all data elements of the AO, cardholder, and transaction records, and create a report in html, Excel, and text (ASCII) formats (as defined by the A/OPC).

**Agency/Organization Program Coordinator (A/OPC):** Individual responsible for managing and overseeing the charge card program within an agency. Serves as the liaison with the charge card contractor, management, and agency contacts (such as the finance office and transaction dispute office).

**Cardholder Agreement:** The agreement between the cardholder and the contractor bank. The agreement formally documents and assigns the bank and cardholder responsibilities regarding use of the travel charge card. By signing the application form and activating, signing, or using the card and/or account, a cardholder agrees to be bound by the terms and conditions of the agreement.



**Centrally Billed Account (CBA):** A card/account established by the contractor at the request of the agency/organization or its designee. These may be card/cardless accounts. Payments are made directly to the contractor by the agency/organization or its designee.

**Charged Off Account:** A cancelled account with a balance that continues to remain unpaid 210 days and is determined to be uncollectible by the bank and written off as “bad debt”. At the bank’s discretion, collection action may continue on the account.

**Commercial Travel Office (CTO):** The commercial travel service used by the Department of Defense to issue airline tickets and make airline, rail, hotel, and car-rental reservations.

**Designated Billing Office (DBO):** The office or third-party entity that may be designated by the ordering agency/organization to receive the official invoice and, in some instances, make payments against the official invoice.

**Dispute:** The action a cardholder takes whenever an incorrect or unrecognizable charge appears on his/her statement of account. Disputes are the cardholder’s responsibility – the A/OPC can advise on procedures.

**Electronic Access System (EAS):** The charge card contractor’s Internet-based system that provides account access and a variety of reports that assist in the effective management of the charge card programs.

**Electronic Commerce/Electronic Data Interchange Office (EO):** The office that may be designated by the ordering agency/organization for EO functions and support.

**Federal Travel Regulation (FTR):** This regulation implements statutory requirements and executive-branch policies for travel by federal civilian employees and others authorized to travel at federal government expense; it is presented in a user-friendly question-and-answer format on the GSA Web site.

**GSA SmartPay®:** The federal government’s charge card program provides cardholders a means to pay for commercial goods and services, travel and travel-related expenses, and vehicle fleet expenses. In the GSA SmartPay® program, there are three business lines: travel, purchase and fleet.

**Hierarchy:** The organizational structure of a charge card program composed of various levels from the cardholder, agency/organization, to GSA.

**Individually Billed Account (IBA):** A card/account established by the contractor at the request of the agency/organization. Payments for individually billed accounts are the cardholder's responsibility; the government assumes no liability for individually billed accounts.

**Integrated Charge Card Account:** A card account established by the contractor at the request of the agency/organization. An integrated card account contains two or more business lines (travel, purchase, and fleet) whose processes are integrated into one card solution. Transactions that are centrally billed are paid by the agency, while individually billed transactions are paid by the cardholder.

**Joint Federal Travel Regulation (JFTR):** Similar to the FTR, this regulation implements statutory requirements and executive-branch policies for travel by military personnel authorized to travel at the federal government's expense.

**Joint Travel Regulation (JTR):** Similar to the FTR, this regulation implements statutory requirements and executive-branch policies for travel by the Department of Defense (DOD) civilian personnel authorized to travel at federal government expense.

**Meals and Incidental Expenses (M&IE):** This is the amount allowed for meals and incidental expenses while on official government travel; rates vary by location.

**Merchant Category Code (MCC):** A four-digit code established by the bank card associations or banks to identify the type of business a merchant conducts and the kinds of goods and services provided. The merchant selects the category code to describe the type of business conducted. These codes are used as an authorized transaction type code to identify the types of businesses used and authorized on a card/account. Gas stations, restaurants, and airlines are a few examples.

**Misuse:** Use of a federal charge card for anything other than the official government purposes for which it is intended.

**Net Credit Losses:** Balances in individually billed accounts that reach 180 calendar days past the closing date on the statement of account in which the charges appeared for the reporting period, less recovered amounts. Recovered amounts are the net of recovery fees paid to third parties.

**Per Diem:** Daily lodging and M&IE rates are allowed while on official government travel; rates vary by location.



**Period of Performance:** At the master contract level, the transactional period began November 30, 2007 with a four-year base period, one four-year option period, and one three-year option period. The total master contract period of performance shall not exceed twelve years. At the task order level, the transactional period shall not exceed the term of the Master Contract

**Salary Offset:** The collection of an undisputed, delinquent charge card amount via direct deduction from an employee's payroll disbursement on behalf of the charge card vendor.

**Split Disbursement:** Divides a travel voucher reimbursement between the charge card vendor and the traveler, sending the balance owed directly to the appropriate party.

**Suspension:** The process in which an account/individual is prohibited from making purchases with the account/card due to delinquency or multiple pre-suspension actions.

**Transaction Dispute Office (TDO):** The office that may be designated by the ordering agency/organization that assists the agency/organization and the contractor in tracking and resolving disputed purchases or transactions.

**Travel Charge Card:** Charge card issued by a GSA SmartPay® contractor, used to pay for official government travel-related expenses.

**Travel Management Center (TMC):** The commercial travel service used by your agency to issue airline tickets and make airline, rail, hotel and car-rental reservations.



## List of Acronyms

<b>A/OPC</b>	Agency/Organization Program Coordinator
<b>ATM</b>	Automated Teller Machine
<b>CBA</b>	Centrally Billed Account
<b>CFR</b>	Code of Federal Regulations
<b>CTO</b>	Commercial Travel Office
<b>DBO</b>	Designated Billing Office
<b>DOD</b>	Department of Defense
<b>EAS</b>	Electronic Access System
<b>EO</b>	Electronic Commerce/Electronic Data Interchange Office
<b>FAQ</b>	Frequently Asked Questions
<b>FTR</b>	Federal Travel Regulation
<b>GSA</b>	General Services Administration
<b>IBA</b>	Individually Billed Account
<b>IDIQ</b>	Indefinite Delivery/Indefinite Quantity
<b>OIG</b>	Office of Inspector General
<b>JFTR</b>	Joint Federal Travel Regulations
<b>JTR</b>	Joint Travel Regulations
<b>MCC</b>	Merchant Category Code
<b>M&amp;IE</b>	Meals and Incidental Expenses
<b>NARA</b>	U.S. National Archives and Records Administration
<b>OMB</b>	Office of Management and Budget
<b>TDO</b>	Transaction Dispute Office
<b>TMC</b>	Travel Management Center
<b>TTRA</b>	Travel and Transportation Reform Act

# Example Letters and Memoranda

The letters and memoranda contained in this section are provided as examples only. They are intended to assist and guide you in managing your Travel Charge Card Program. Letters may address similar subjects, but are shown to provide variation.

### MEMORANDUM TO CARDHOLDER FROM A/OPC NOTIFICATION OF A DELINQUENT TRAVEL CHARGE CARD ACCOUNT DATE:

**TO:** Cardholder  
**FROM:** Agency/Organization Program Coordinator (A/OPC)  
**SUBJECT:** Delinquent Travel Charge Card Account  
(insert number) Days Past Due

The latest monthly **(insert bank)** report indicates that you have a delinquent outstanding balance on your travel charge card account. **(insert bank)** records do not indicate that you have any disputed charges on your account. However, if you delayed paying your bill because of a disputed charge, please pay the undisputed portion. If you need assistance in resolving a disputed charge, please contact me at **(insert phone number)**. In addition, contact the bank, by calling the 800 number on the back of your travel charge card for assistance in filing a dispute. If you have paid the balance, please disregard this memo.

If your account is still delinquent and in the event that **(insert bank)** does not receive payment for your delinquent charges, it will suspend your account on **(insert date)**. Further, if your account becomes delinquent again in the future, you may be subject to disciplinary action.

If you have not made your account current prior to the receipt of this memorandum, please do so immediately.

cc: Employee's Manager/Supervisor

**MEMORANDUM TO CARDHOLDER FROM A/OPC**

**NOTIFICATION OF A 60/90 DAY DELINQUENT TRAVEL  
CHARGE CARD ACCOUNT**

**DATE:**

**TO:** Cardholder

**FROM:** Agency/Organization Program Coordinator (A/OPC)

**SUBJECT:** Delinquent Travel Charge Card Account

**(insert number) Days Past Due**

A review of the monthly activity travel charge card report provided by **(insert bank)** indicates that your account may be 60 to 90 days past due. The agreement that you made with **(insert bank)** requires that all outstanding charges be paid upon receipt of your monthly statement of account. Your travel charge card privileges may be subject to interruption if you do not bring your account to a current status.

Please submit your payment for the total balance, both current and past due to **(insert bank)** promptly.

If you have any questions concerning your statement of account, please contact me, the Agency/Organization Program Coordinator (A/OPC) for the Travel Charge Card Program at **(insert phone number)**.

cc: Employee's Manager/Supervisor

**MEMORANDUM TO CARDHOLDER FROM A/OPC**

**FINAL NOTIFICATION OF A DELINQUENT TRAVEL  
CHARGE CARD ACCOUNT**

**DATE:**

**TO:** Cardholder

**FROM:** Agency/Organization Program Coordinator (A/OPC)

**SUBJECT:** Delinquent Travel Charge Card Account

**(insert number) Days Past Due**

I have previously notified you concerning unpaid charges on your government travel charge card. Due to the fact that the unpaid charges have not been resolved or they have reoccurred, I am forwarding the matter to your manager/supervisor for further review and consideration of the need for appropriate action. If you delayed paying your bill because of a disputed charge, please contact me within 7 business days on **(insert phone number)**.

cc: Employee's Manager/Supervisor

## MEMORANDUM TO CARDHOLDER FROM A/OPC

### NOTIFICATION OF MISUSE OF THE TRAVEL CHARGE CARD

**DATE:**

**TO:** Cardholder

**FROM:** Agency/Organization Program Coordinator (A/OPC)

**SUBJECT:** Misuse of the Travel Charge Card

A review of the **(insert bank)** monthly activity travel charge card report indicates that your travel charge card appears to have been used for expenses other than your authorized official travel. As part of our agency commitment to providing service to employees participating in the government travel charge card program, I would like to remind you of the responsibilities that employees have in using the travel charge card. Employees who participate in the Travel Charge Card Program shall use the travel charge card to pay for expenses connected with official government travel. Employees should use the card **only** for authorized travel and travel-related expenses on agency business (e.g., lodging, meals and incidentals, and car rentals). You should not use the travel charge card to pay for personal travel expenses or for any other purpose not related to your authorized **official** government business.

cc: Employee's Manager/Supervisor



**MEMORANDUM TO CARDHOLDER FROM A/OPC**  
**NOTIFICATION OF MISUSE OF THE TRAVEL CHARGE CARD**

**DATE:**

**TO:** Cardholder

**FROM:** Agency/Organization Program Coordinator (A/OPC)

**SUBJECT:** Misuse of the Travel Charge Card

A review of the monthly activity report provided by **(insert bank)** has brought to my attention several instances of apparent misuse of your government travel charge card. These charges have included the use of the travel charge card for unauthorized personal retail purchases and/or unauthorized automated teller machine (ATM) withdrawals. The misuse occurred despite your signature on the travel charge card application to use the card **only** for charges and ATM withdrawals made in conjunction with official government travel.

Misuse of the travel charge card may result in the suspension or cancellation of your travel charge card privileges, the forwarding of a delinquent account notice to a collection agency, or in case of court judgments, garnishment of your salary, as well as agency disciplinary action. If you continue to misuse your travel charge card, this matter may be turned over to your manager/supervisor, the **(insert agency)** Ethics Officer, or the Office of the Inspector General for review and resolution.

Your prompt and immediate attention to the matter is required. Please contact me at **(insert phone number)** upon receipt of this notification.

cc: Employee's Supervisor/Manager

## This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.



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*Supporting your mission*

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**(703) 605-2808**

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